Application number: 09/827788   **Art Unit:** 3625
Applicant: Khai Hee Kwan   **Examiner:** Robert Rhode.
Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

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In the claims   FEB 25 2006

1. (Currently Amended) A computer network method for payment or fund transfer transactions over at least two networks using telecommunication accounts through at least one telecommunication ~~service~~ carrier provider and a wireless communication device comprising:

providing at least a centralized payment processor linked to the networks connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

providing a wireless communication device;

~~extending at least one the telecommunication service provider's main processor for establishing sub-accounts for both payer and payee on the provider's main processor having a corresponding account identifier to the main telecommunication account;~~

payment processor receiving at least the payer's ~~telecommunication~~ account identifier, the transfer amount, the payee's ~~telecommunication~~ account identifier upon initiation of a transaction over a first network from payer;

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~~establishing a connection with payer for authentication over a second network different as compared to the first network;~~

payment processor receiving at least a password from payer;

~~sending at least a password by payer over said second network;~~

payment processor transmitting said payer's account identifier, password and said amount to payer's telecommunication carrier provider for authentication;

payment processor transmitting said payee's account identifier to payee's telecommunication carrier provider for authentication;

authenticating said account identifier of payer, password and transmitting result to payment processor;

authenticating said account identifier of payee and transmitting result to payment processor;

payment processor receiving approval or rejection from said authentication process from respective said carrier providers of payer and payee;

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~~authenticating said respective account identifiers and said password linked to the sub-account of payer;~~

whereby said <u>both</u> authentication ~~is satisfied~~ <u>are approved</u>, includes a further step of <u>payment processor transmitting to payer's said carrier provider to</u> recording a debit entry for said transfer amount in payer's ~~sub~~ account and <u>transmitting to payee's said carrier provider to record</u> a credit entry for same for payee's ~~sub~~<u>_</u>account; and

<u>whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers.</u>

~~wherein payer's telecommunication account is a non-prepaid account.~~

2. (Currently Amended) A method according to claim 1 <u>whereby said payment processor is coupled to at least one of said telecommunication carrier provider's server.</u> ~~wherein the payment is in the form of monetary units.~~

3. (Currently Amended) A method according to claim 1 <u>wherein the step of receiving at least a password from payer</u> further includes_-<u>the steps of</u> : ~~responding with an activation code through a first network and receiving said code from payer through a second network.~~

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payment processor establishing a connection with payer over a second network different as compared to the first network; and

whereby at least one of said networks is a wireless network.

4. (Currently Amended) A method according to claim 1 further comprising:

providing a prepaid card; and

whereby ~~said authentication is satisfied, if~~ the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of prepaid funds satisfying said amount. ~~and subject to said verification, the said amount debited from payer's sub account and credited same to payee's sub account.~~

5. (Currently Amended) A method according to claim 1 further includes after said authentication is approved step, the payer's wireless communication device receiving at least one of the following : a receipt evidencing said transfer or goods or services over a wireless network. ~~wherein sub-account including at least a password for access.~~

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6. (Currently Amended) A method according to claim ~~4~~ 5 further includes the steps for receiving goods and services comprising :

where said payee is a merchant;

providing on-site point of sale terminal;

receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving physical goods or services from said merchant.

~~receiving and storing an encrypted receipt in payer's wireless communication device;~~

~~verifying of transaction includes a step of downloading said receipt from the payer's wireless communication device to merchant server and comparing against a copy stored in merchant server; and~~

~~checking the integrity of the receipt further includes the step of uploading the receipt to the payment processor for decryption.~~

7. (Cancel)
8. (Cancel)
9. (Cancel).
10. (Cancel).

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11. (Cancel)
12. (Cancel)
13. (Cancel).
14. (Cancel)
15. (Cancel).

16. (Cancel)

17. (Cancel)
18. (Cancel)
19. (Cancel)

20. (Currently Amended) A method according to claim 1 <u>further includes the step for user to establish sub account at said telecommunication carrier provider's server having corresponding account identifier to the main telecommunication account; and said identifier is not a credit card number.</u> ~~and further comprising a customer interface comprising an interactive voice response module.~~

21. (Cancel)

22. (Cancel)

23. (Cancel)

24. (Cancel)

25. (Cancel)

26. (Cancel)

27. (Cancel)

28. (Cancel)

29. (Cancel)

30. (Cancel)

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31. (Cancel)

32. (Cancel)

33. (NEW) A computer readable storage medium storing instructions that, when executed by a computer to perform a method for payment or fund transfer transactions, the method comprising:

providing at least a centralized payment processor linked to the networks connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

providing a wireless communication device;

payment processor receiving at least the payer's account identifier, the transfer amount, the payee's account identifier upon initiation of a transaction over a first network from payer;

payment processor receiving at least a password from payer;

payment processor transmitting said payer's account identifier, password and said amount to payer's telecommunication carrier provider for authentication;

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payment processor transmitting said payee's account identifier to payee's telecommunication carrier provider for authentication;

payment processor receiving approval or rejection from authentication process from respective said carrier providers of payer and payee;

whereby said both authentication are approved , includes a further step of payment processor transmitting to payer's said carrier provider to record a debit entry for said transfer amount in payer's account and transmitting to payee's said carrier provider to record a credit entry for same for payee's account; and

whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers.

34. (NEW) According to claim of 33 whereby said payment processor is coupled to at least one of said telecommunication service provider's server.

35. (NEW) According to claim of 33 wherein the step of receiving at least a password from payer, further includes the computer readable instructions to perform the method comprising:

payment processor establishing a connection with payer over a second

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network different as compared to the first network; and

whereby at least one of said networks is a wireless network.

36. (NEW) According to claim 33 further includes computer readable instructions to perform the method comprising :

providing a prepaid card; and

whereby the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of prepaid funds satisfying said amount.

37. (NEW) According to claim 33 further includes computer readable instructions to perform, after said authentication is approved step, the method comprising :

the payer's wireless communication device receiving at least one of the following : a receipt evidencing said transfer or goods or services over a wireless network.

38. (NEW) According to claim 37, further includes computer readable instructions performing the method for receiving goods and services comprising :

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where payee is a merchant;

providing on-site point of sale terminal;

receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving physical goods or services from said merchant.

39. (NEW) According to claim 33 further includes computer readable instructions for user to establish sub account at said telecommunication carrier provider's server having corresponding account identifier to the main telecommunication account; and said identifier is not a credit card number.

40. (NEW) A payment system comprising:

a wireless communication device;

at least a centralized payment processor connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

said payment processor having computer readable instructions to perform

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the method comprising:

payment processor receiving at least the payer's account identifier, the transfer amount, the payee's account identifier upon initiation of a transaction over a first network from payer;

payment processor receiving at least a password from payer;

payment processor transmitting said payer's account identifier, password and said amount to payer's telecommunication carrier provider for authentication;

payment processor transmitting said payee's account identifier to payee's telecommunication carrier provider for authentication;

payment processor receiving approval or rejection from authentication process from respective said carrier providers of payer and payee;

whereby said both authentication are approved , includes a further step of payment processor transmitting to payer's said carrier provider to record a debit entry for said transfer amount in payer's account and transmitting to payee's said carrier provider to record a credit entry for same for payee's account; and

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whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers.

41. (NEW) The system of Claim 40 whereby said payment processor is coupled to at least one of said telecommunication carrier provider's server.

42. (NEW) The system of Claim 40 wherein said payment processor having further computer readable instructions to perform the method comprising :

wherein the step of receiving at least a password from payer further includes the method of :

payment processor establishing a connection with payer over a second network different as compared to the first network; and

whereby at least one of said networks is a wireless network.

43. (NEW) The system of Claim 40 further includes :

a prepaid card;

said payment processor having further computer readable instructions to perform the method comprising:

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whereby the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of prepaid funds satisfying said amount.

44. (NEW) The system of Claim 40 wherein said payment processor further includes computer readable instructions to perform the method after said authentication is approved step, said method comprising:

the payer's wireless communication device receiving at least one of the following :

a receipt evidencing said transfer or goods or services over a wireless network.

45. (NEW) The system of Claim 44 further comprising:

where payee is a merchant;

a point of sale terminal;

wherein said terminal having computer readable instructions to perform the method comprising :

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receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving physical goods or services from said merchant.

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